



TOWN OF UPTON, MASSACHUSETTS

Town Planner

RESOURCES FOR UPTON BUSINESSES AND WORKERS AFFECTED BY THE COVID-19 ECONOMIC INTERRUPTION

(Updated December 15, 2020)

To assist Businesses and Workers in Upton during the COVID-19 Pandemic, the Town of Upton will provide the public with the latest information on resources available from the Federal Government, Commonwealth of Massachusetts, and other local agencies as emergency measures and programs are announced. Please check back frequently.

RESOURCES & UPDATES

Free Workplace Posters from UMass Memorial Health Care

UMass Memorial Health Care is providing free posters through the Worcester Regional Chamber of Commerce to help workplaces inform employees and limit the spread of COVID-19:

<https://www.worcesterchamber.org/wp-content/uploads/2014/09/COVID-Prevention-Business-Posters.pdf>

Secretary Kennealy Issues Letter to All Commonwealth Businesses

The Secretary of Executive Office of Housing & Economic Development for the Commonwealth of Massachusetts, Mike Kennealy has issued an important letter to businesses:

[READ THE SECRETARY'S IMPORTANT LETTER TO BUSINESSES](#)

New PPP Forgiveness Application

On October 8, the Small Business Administration and Treasury Department announced a new, simpler application for forgiveness for PPP loans totaling less than \$50,000. The new form is called Form 3508S and is a single page with a second optional borrower demographic information page.

Access New Form [HERE](#).

Access Original Loan Forgiveness Application [HERE](#).

Small Business Strong Established to help Women- and Minority-Owned Small Businesses

Paul Dell'Aquila
Town Planner

One Main Street • Suite 1 • Upton, MA 01568
T: 508.603.0219 • F: 508.529.1010
pdeallaquila@uptonma.gov

Small Business Strong is a private and public sector partnership set up to help women and minority owned small businesses navigate the devastating impact of the COVID-19 pandemic. We recognize that our 650,000 Massachusetts small businesses are the lifeblood of our towns, cities and communities. Small Business Strong provides expedited, pro-bono resources to small businesses ranging from access to capital to consulting, business restructuring, business growth, digital marketing and customer engagement plans.

For more information: <https://www.smallbstrong.com>

SBA Announces Grants, Loans Available to Farms, Agricultural Businesses

Agricultural businesses are now eligible for SBA's Economic Injury Disaster Loan (EIDL) and EIDL Advance programs. SBA's portal opened on May 4th as a result of funding authorized by Congress through the *Paycheck Protection Program and Healthcare Enhancement Act*. The legislation, signed into law by the President one week ago, provided additional funding for farmers and ranchers and certain other agricultural businesses affected by the Coronavirus (COVID-19) pandemic. Eligible agricultural businesses must have 500 or fewer employees.

The SBA will begin accepting new EIDL applications on a limited basis only, in order to provide unprecedented relief to U.S. agricultural businesses. For agricultural businesses that submitted an EIDL loan application through the streamlined application portal prior to the legislative change, SBA will move forward and process these applications without the need for re-applying. All other EIDL loan applications that were submitted before the portal stopped accepting new applications on April 15 will be processed on a first-in, first-out basis.

For more information, please visit: <https://www.sba.gov/funding-programs/disaster-assistance>

Funding Still Available Through Chamber Microloan Program Partnership

Emergency loans of up to \$20,000 for small businesses negatively impacted by the coronavirus are offered through the North Central Massachusetts Development Corp. through a partnership with the Worcester Regional Chamber of Commerce.

Applicants must be a Central Massachusetts business and must complete the loan application package and provide a complete copy of the last two years of both personal and business tax returns (federal only). If the 2019 tax returns have not yet been filed, a 2019 profit and loss statement must be included.

Loans have a 5% interest rate over a 48-month term with payments deferred for six months. There are no early repayment penalties. Due to high demand, please apply as early as possible. The NCMDCC continues to offer its regular loans of up to \$150,000, although those take longer to approve, and include additional assistance from chamber staff and consultants.

For more information please contact: info@worcesterchamber.org

Please note, that this is not a Paycheck Protection Program (PPP) loan and this emergency loan is not related to the SBA EIDL Program

Resources for the Creative Community

The Worcester Cultural Coalition has established a repository of resources for the creative community at <https://worcesterculture.org/creative-community-resources>. This page is updated regularly to include grant and low-interest loan opportunities, resources for individuals and nonprofits, impact surveys to gauge the needs of the cultural sector, and additional coverage of the state of the arts in the wake of COVID-19.

Non-Traditional Employee Unemployment Filing

Pandemic Unemployment Assistance (PUA) provides up to 46 weeks of unemployment benefits to workers not traditionally eligible for unemployment benefits (self-employed, independent contractors, workers with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.

Learn more and apply: <https://www.mass.gov/how-to/apply-for-pandemic-unemployment-assistance>.

Southern Worcester County EDO/CMRPC Resource Listings for Businesses

A webpage has been set up to be a one-stop-shop to access the latest material produced by CMRPC for the Southern Worcester County Economic Development Organization.

Click here for more information: <https://www.cmrpcregionalservices.org/covid19>

Online Small Business Assessment from CMRPC

CMRPC has created an [online assessment for small businesses](#). A small business owner can use this assessment to be walked through the eligibility requirements and details of relief support. The online assessment will be continuously updated.

MassHire Central Region Workforce Board Lists COVID-19 Resources

The MassHire Central Region Workforce Board (MCRWB) is listing numerous COVID-19 resources for employers and job seekers. See MCRWB's webpage below:

<https://masshirecentral.com/covid19resources>

Eversource Offers Businesses a Payment Plan to Ease Financial Obligations

Eversource is offering special, extended payment arrangement for business customers. **On any past-due amount, with \$0 down payment, businesses will have 12 months to pay.** They will also connect businesses with state and federal assistance programs for which your business may be eligible.

MORE INFO: <https://www.eversource.com/content/ema-c/residential/safety/protect-yourself/responding-to-covid-19>

Service Industry Employees Resources

If you work in the service industry here are two resources that may help with assistance:

- The Restaurant Opportunities Centers United (ROC United) is offering cash assistance to restaurant workers who are out of a job. For details visit <https://rocunited.org/relief>
- The One Fair Wage campaign is also offering assistance to those in the service industry that have had their incomes impacted. Please visit <https://ofwemergencyfund.org/help>

Economic Injury Disaster Loan Emergency Advance

In response to the pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application. This loan advance will not have to be repaid.

The SBA implemented a \$1,000 cap per employee on the advance, up to a max of \$10,000. So, a business with three employees, for example, would be eligible to receive \$3,000 up front.

Eligibility

The SBA's Economic Injury Disaster Loan provides vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing as a result of the COVID-19 pandemic. This program is for any **small business with less than 500 employees** (including sole proprietors, independent contractors and self-employed persons), **private non-profit organization or 501(c)(19) veterans organizations** affected by COVID-19.

To apply for a COVID-19 Economic Injury Disaster Loan and loan advance, click [here](#).

Worcester Chamber of Commerce Email

To keep its members and non-members updated on available resources and the Chamber's response to COVID-19, for the foreseeable future the Worcester Regional Chamber of Commerce will issue daily emails at noon. These emails will contain a variety of information from local, state, and federal loans to the offerings of local businesses and best practices.

Subscribe here: [Subscribe to Worcester Chamber of Commerce E-News](#)

If you have questions, please contact Upton's Economic Development Coordinator/Town Planner Paul Dell'Aquila at 508-603-0219 or pdellaquila@uptonma.gov